AMENDMENTS TO THE CLAIMS

1.   (Canceled)

2.   (Previously Presented) A method as recited in claim 18, wherein the recordable media is a medium capable of storing data for retrieval by a disk drive.

3.   (Previously Presented)   A method as recited in claim 2 whereby the communications system is the Internet.

Claims 4-8 (Canceled)

9.   (Previously Presented)   A recordable media according to claim 18, further comprising dimensions approximately the size of a credit card.

10.   (Withdrawn) A device for conducting secure online payment transactions, the device comprising:

a medium for use with a standard disk drive; and

data representing predetermined information.

11.   (Withdrawn) [Omitted in original application.]

12.   (Withdrawn) A device according to claim 10, wherein the medium further comprises magnetic material readable by a standard 3.5-inch floppy diskette drive.

13.   (Withdrawn) A device according to claim 10, wherein the medium further comprises optical characteristics readable by a standard CD-ROM device drive.

14.   (Withdrawn) A device according to claim 10, further comprising a material whereon data may be written by a standard computer write device.

15.   (Withdrawn) A device according to claim 10, wherein the data further comprises a series of tokens representing a monetary value.

16.   (Withdrawn) A device for conducting secure online payment transactions, the device comprising:

a medium having write-enable qualities whereby a standard device drive can write data to the medium; and

a data code hidden on the medium.

17.   (Withdrawn) A device according to claim 10, further comprising:

a body; and

at least one wing movably attached to the body whereby said wing can be moved to decrease the overall surface area of the device.

18.   (Currently Amended) A method of securely transferring data having a corresponding equivalent monetary value in a communications system including a <u>first device</u>

having access to a removable recordable media having a first set of data encoded thereon, a

second device having a second set of data thereon, a third device having a third set of data

thereon, and a fourth device having a fourth set of data thereon, the method comprising the steps

of:

sending a request from the first device to the second device to perform a transaction via a

user interface;

retrieving the first set of data from the recordable media at the user interface first device

wherein the first set of data includes at least one non-reusable token being equivalent to a

monetary value;

transmitting the first set of data retrieved from the recordable media directly to the third

device;

at the third device comparing the first set of data to the third set of data for verification

purposes;

transmitting a portion of the third set of data to the fourth device;

comparing the portion of the third set of data to the fourth set of data at the fourth device

for verification purposes;

upon verification by the fourth device transmitting an approval message from the fourth

device to the third device; and

upon receiving an approval message at the third device transmitting an instruction from

the third device to the second device whereby the second device completes the transaction

request according to a predetermined process.

19.   (Currently Amended)   A method of securely transferring data having a corresponding equivalent monetary value in a communications system including a <u>first device having access to a removable</u> recordable media having a first set of data encoded thereon, a second device having a second set of data thereon, a third device having a third set of data thereon, and a fourth device having a fourth set of data thereon, the method comprising the steps of:

sending a request <u>from the first device</u> to the second device to perform a transaction ~~via a user interface~~;

retrieving the first set of data from the recordable media at the ~~user interface~~ <u>first device</u> wherein the first set of data includes at least one non-reusable token being equivalent to a monetary value;

transmitting the first set of data retrieved from the recordable media <u>directly</u> to the third device;

<u>at the third device</u> comparing the first set of data to the third set of data for verification purposes;

transmitting a first portion of the third set of data from the third device to the ~~user interface~~ <u>first device</u>;

transmitting the first portion of the third set of data from the ~~user interface~~ <u>first device</u> to the second device;

transmitting the first portion of the third set of data from the second device to the fourth device;

transmitting the first portion of the third set of data from the fourth device to the third device for authentication purposes;

transmitting a second portion of the third set of data from the third device to the fourth device;

comparing the second portion of the third set of data with the fourth set of data for verification purposes; and

upon verification transmitting an instruction from the fourth device to the second device whereby the second device completes the transaction request according to a predetermined process.

20.   (Previously Presented) The method according to claim 18 wherein the recordable media is optically recordable.

21.   (Currently Amended) The method according to claim 18 wherein the ~~user interface~~ first device is a personal computer.

22.   (Previously Presented) The method according to claim 18 further comprising invalidating at least one non-reusable token from the recordable media after verification.